



ATTORNEY GENERAL
Roy Cooper

Identity Theft

Protect Your Good Name

ATTORNEY GENERAL'S OFFICE
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TOLL FREE WITHIN NC

NCDOJ.COM

Guard Your Personal Information

CARRY ONLY WHAT YOU NEED

- Limit the number of credit cards you carry.
- Don't carry your Social Security card.
- Don't carry personal identification numbers (PIN) in your wallet or purse.

PROTECT YOUR SOCIAL SECURITY NUMBER

- Give your Social Security number (SSN) only when absolutely necessary.
- Ask why a SSN is needed, who has access to it, and how it is kept confidential.
- Don't print your SSN & driver's license number on your checks.
- Shred old bank statements, insurance forms, credit applications, insurance forms, etc.

FINANCES

- Watch billing cycles for missing bills. Contact your creditors if you notice that a bill is missing.
- Review monthly bills for odd charges.
- Keep copies of all credit cards (front and back) in a safe place in case of a lost or stolen card.
- Destroy receipts that show your entire credit card number. It is now illegal for a North Carolina business to print the full credit card number on the electronically generated customer's receipt.
- Review your Social Security Earnings and Benefits Statement for errors in your yearly salary. To order a statement, call (800) 772-1213.
- Contact all of your financial institutions to tell them you "opt out" of sharing your nonpublic personal information or credit report information with other businesses.

PROTECT PASSWORDS

- Don't share PINs or passwords, even with close friends or relatives.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or your family members' birth dates, your SSN, phone number or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Don't use the same PIN for multiple accounts.

PROTECT YOUR MAIL

- Deposit outgoing mail into a blue postal service box instead of an unsecured mailbox.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Call (888) 5-OPT-OUT to stop receiving pre-approved credit card applications.
- Reduce commercial advertising by mail; send a letter or postcard with your first and last name, mailing address and signature to Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 10512. (www.dmaconsumers.org)
- Report mail fraud and theft to the postal inspector at 704-329-9120.

Check Your Credit Report Frequently

FREE YEARLY CREDIT REPORT

You are entitled to one free credit report each year from each major credit bureau through www.annualcreditreport.com or 1-877-322-8228. To keep of your credit during the year, you should request a free report from a different credit bureau every four months. At any time, you may purchase additional copies from the credit bureaus listed below.

SECURITY FREEZE

Stop identity thieves from accessing new credit in your name with a security freeze. Placing a security freeze costs \$10 per credit bureau and is a way for you to keep new creditors from accessing your credit report and, thus, stop them from issuing new credit in your name. (For instructions on requesting a security freeze see our tip sheet, “Freeze Your Credit,” at www.ncdoj.com/idtheft.)

EQUIFAX

PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com
1-800-685-1111
(credit report orders)
1-800-525-6283 (fraud)

EXPERIAN

PO Box 9532
Allen, TX 75013
www.experian.com
1-888-397-3742

TRANSUNION

PO Box 1000
Chester, PA 19022
www.tuc.com
1-800-916-8800
(credit report orders)
1-800-680-7289 (fraud)

In the alternative, companies, such as the three credit bureaus, can monitor your credit for a fee and will notify you if there is any activity on your credit report, including if anyone looks at your credit report.

Protect Your Information Online

- Beware of e-mails purporting to be from a bank, Internet Service Provider, business or charity asking you to confirm your personal information or account number. This is called “phishing” and is a scam to steal your personal information.
- Never send your SSN or financial account numbers by e-mail. It is not secure.
- Do not provide your SSN or account number unless using a secure website or encryption software.
- Secure websites often have an icon in the shape of a lock in the lower right-hand corner. A secure website’s address will change from http to https. The “s” usually means the site is considered secure.
- Read privacy policies and inquire how your personal information will be used.
- Use one low-limit credit card for all online purchases or request a one-time-use number from your credit card company each time you want to purchase online.

Beware of Telemarketers and Other Sales Pitches

- Sign up for the national Do-Not-Call registry at (888) 382-1222 or www.nocallsnc.com to stop unwanted telemarketing calls.
- Double check references for door-to-door sales, home repair offers and other products.
- Verify that charities, businesses and even government officials who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, hang up and independently verify that this is a proper request from a real employee. Then call them back at a number you verified not the number they provided to you.